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TO: Attorney General John Ashcroft

COMPANY: US Department of Justice

FROM: Dan Schwartz

DATE: 1/28/02

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MESSAGE:

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**COMMERCIAL
UNDERWRITERS
R.I.S.K.
MANAGEMENT, INC.**

January 28, 2002

Attorney General John Ashcroft
US Department of Justice
950 Pennsylvania Avenue, NW
Washington, DC 20530

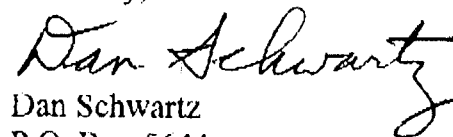
Dear Mr. Ashcroft:

I want to express my gratitude for the work you have done since being named Attorney General last year. I am especially pleased with your decision to settle the government's anti-trust lawsuit against Microsoft, and I fully support this settlement. Private businesses should have the right to develop ideas and become successful from them without being punished by the federal government.

This lawsuit has had very negative effects on the technology industry, and this has carried over and hurt the U.S. economy. Microsoft has agreed to change its business practices so that competition can increase, the industry can be revitalized, and the economy can be stimulated. The settlement calls for a three person technical committee that will watch over Microsoft, and make sure that no more anti-competitive behavior exists in the future. Consumers will benefit from more choices in the marketplace, and this was the desired outcome when the lawsuit began over three years ago.

Settling now is the right thing to do for our country at this time, and I thank you for your decision to end the litigation against Microsoft. I am hopeful that this is truly the end of this case at the federal level, and that there will no further action taken against Microsoft.

Sincerely,



Dan Schwartz
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